

Organizational Day  
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## Scout reports

e-mail:  
thescout@huachuca-emh1.army.mil  
website:  
huachuca-www.army.mil/PAO/index.htm

### Get school physicals now

School and sports physicals now available in the pediatric clinics at Raymond W. Bliss Army Health Center. Individual appointments can be made by calling 533-9200.

### Welcome to Germany

Fort Huachuca's Army Community Service invites anyone currently preparing for assignment to Germany to an informative evening about German culture.

The event is set for 6-7:30 p.m. today at ACS, Building 50010. Try a taste of German food and visit with people who have been there.

This event is designed to make your move to Germany as smooth as possible. To register, call ACS at 533-2330 or 533-3682.

### Celebrate women's equality

Celebrate Women's Equality Day by saving a life and registering to vote. Fort Huachuca will celebrate Women's Equality Day on Friday to combine the commemoration of the 19th Amendment with the blood drive scheduled at Murr Community Center, 8 a.m.-1 p.m.

The Post EO Office will have an educational display set up and show a short video commemorating the historic journey of the women's rights movement.

In addition, there will be a voter registration booth set up in the area so that women (and men) can register to exercise that hard won right. Each blood donor will also receive a "Women's Equality Day" souvenir. Everyone is invited to attend.

Help save lives while commemorating the culmination of the women's rights movement.

For information, call the Military EO Office at 533-1717 or 533-5305.

# Army deserter apprehended in Utah

By Tanja M. Linton  
Media Relations Officer

San Pede County Sheriff's Office in Utah apprehended and took a Fort Huachuca deserter into custody late yesterday afternoon.

Pfc. John S. Johnston had been listed as a deserter since yesterday morning and coordination has begun for his apprehension.

Post authorities are making arrangements to bring Johnston back to Fort Huachuca.

Johnston was originally listed missing after he disappeared at Lake Patagonia July 2. Post, federal and local officials had conducted intensive air, land and water search efforts at the lake to locate Johnston.

He was spotted in Manti, Utah Saturday.

Post officials immediately coordinated efforts to have the soldier's duty status changed from whereabouts unknown to absent without leave (desertion) upon notification of Johnston's whereabouts.

Listing a soldier as a deserter facilitates the Army's efforts to coordinate with local law enforcement officials.

Once a soldier is listed as a deserter, his information is entered into the National Criminal Information Center and his desertion status would be made known to law enforcement upon a routine check.

Fort Huachuca authorities are actively investigating the circumstances surrounding Johnston's absence.



Army photo

Pfc. John S. Johnston

## Military customers included in Firestone recall

### AAFES accepts recalled tires, regardless of purchase location

#### Army News Service

DALLAS — The Army and Air Force Exchange Service has some answers regarding the Bridgestone/Firestone tire recall.

Bridgestone/Firestone officials announced recently the voluntary recall and free replacement of an estimated 6.5 million ATX, ATX II and Wilderness AT all-terrain tires,

AAFES is issuing the following guidelines to ensure customers take full advantage with minimal inconvenience.

AAFES will take back any eligible customer's tires that meet the Firestone recall criteria, regardless of the original purchase location.

Military customers at any Autopride Car Care facility are authorized credit equal to the AAFES retail price of a recalled tire. This may be applied to a new Firestone tire of their choice or any other brand.

Any difference between the credited amount and the sale price of the replacement tire, or tires, will be the responsibility of the customer. Likewise, if the customer selects a tire with a sale price less than that of their recalled tire, AAFES will refund the difference on the spot and seek reimbursement from Firestone, rather than leaving it to the customer.

The replacement tires will be the same size, type, load range and tread design. Mounting and balancing will be provided at no charge and transfer of an AAFES road hazard warranty to recall replaced tires is free.

Customers not sure if their tires are subject to recall and those that suspect they have defective tires not subject to recall can bring them by any AAFES Autopride service facility for a free inspection and possible replacement or pro-rated exchange

if warranted.

Customers with technical questions best addressed by the manufacturer are encouraged to contact Firestone directly at (800) 465-1904 or [www.bridgestone-firestone.com](http://www.bridgestone-firestone.com).

AAFES, which stopped selling the problem tires even before Firestone's announcement, is now taking steps to ensure the recalled tires are completely removed from its inventory.

The decision to recall the tires came after a meeting between officials of Bridgestone Corp., the Japanese owner of Firestone; Ford Motor Co. — whose best-selling Explorer is equipped with the tires — and the National Highway Traffic Safety Administration.

Overall, about 47 million of the tires have been sold. The ATX models have been on the market for more than a decade and the Wilderness model since 1996.

Working with the Ford Motor Co., Bridgestone/Firestone so far has pinpointed the following tires for recall: (Note: the voluntary recall is limited to one size of three styles sold by AAFES.

Right now, no other Bridgestone/Firestone tires are eligible for automatic adjustment or replacement by Bridgestone/Firestone or AAFES under this recall).

Size	Style	Restrictions
P235/75R15	Firestone Radial ATX	All dot codes
P235/75R15	Firestone Radial ATX II	All dot codes
P235/75R15 XL	Firestone Radial ATX II	All dot codes
P235/75R15	Wilderness AT	Only codes beginning with "VD"
P235/75R15 XL	Wilderness AT	Only codes beginning with "VD"

(Editor's note: This article is an AAFES news release.)

## ACAP provides transition services

### ACAP release

The Army Career and Alumni Program provides transition services for all separating military personnel and their families.

### Ensure timely transition

— All personnel planning to separate or retire must attend a mandatory ACAP Pre-separation briefing.

It is required that all separating personnel attend at least 90 days prior to their separation.

— Make an appointment with ACAP on time so that we can ensure that you will be provided the services needed throughout your transition.

Even those that are being medically boarded must meet the timeliness deadline. You do not need to wait for a definite date from the board.

— If you are between 365 and 90 days of separating, schedule your Pre-separation briefing now. Call 533-5764.

— After you attend the ACAP Pre-separation briefing, let your commander know that you would like to use ACAP services for assistance with the job search process, developing resumes and cover letters, and sharpening job interview skills.

### Upcoming events

#### Pre-separation Briefings

8-10 a.m.

Call for a reservation.

— Aug. 21

— Sept. 8 and 18

#### 3-Day ACAP Workshops

Tuesday-Thursday, 8 a.m.-4 p.m.

Pre-separation brief is required.

— Sept. 12-14

— Sept. 26-28

#### VA Briefings

— Aug. 24, 1-4 p.m.

— Sept. 20, 8-11:30 a.m.

#### Federal Jobs Workshop

— Sept. 8, 1-3 p.m.

## Unlicensed daycare creates liability

### FCC release

The Family Child Care Program wants to address the issue of unlicensed/underground child care on Fort Huachuca.

Anyone providing care for children other than their own for more than ten child care hours per week in government quarters is considered unlicensed.

Child and Youth Services does not view the unlicensed caregiver as providing bad care; however care provided on the installation that is not approved by the garrison commander places the command at great liability.

By becoming a certified FCC provider, you are making the choice of caring for children in a manner most preferred by child-care users/patrons.

As a certified provider you are eligible for the following benefits: limited start-up costs, access to equipment from the FCC Resource Library, reimbursement for some food expenditures, referral service and support network, on-going professional training, marketable credentials/career transferability from installation to installation.

The certification process is painless. Potential providers are asked to attend an initial briefing, do application paperwork, complete background checks, attend training and have their quarters inspected by Fire, Safety and Preventive Medicine.

For more information on becoming a certified FCC provider, call Mary Jane LaValley at 533-2494.

## Bestsellers available at Main Post Library

### Library release

These New York Times Bestsellers are now available at the Main Post Library.

*Me Talk Pretty One Day*

*The Greatest Generation*

*Flags of Our Fathers*

*The Art of Happiness*

*In a Sunburned Country*

### Fiction

*Nora, Nora*

*Sacred Sins*

*Heartbreaker*

*The Brethren*

### Children's

*Harry Potter & The Chamber of Secrets*

*Harry Potter & The Sorcerer's Stone*

*Harry Potter & The Prisoner of*

*Azkaban*

*The Legend of Luke*

*The Little Prince*

### NonFiction

*In the Heart of the Sea*

*Tuesdays with Morrie*

# Commentary——Fraternization: perception is everything

*Sgt. Terrence Hayes*

*20th PA Det., Alaska*

Friendships develop easily, especially when your buddy is always by your side.

While growing up in Jacksonville, Fla., I had such a friend, someone who was dear to me. Whenever I needed a shoulder to cry on, or a person to talk to, Tamala was there.

We went to the same elementary school, same middle school, graduated from the same high school. She was two years ahead of me and seemed to have her life planned.

Tam, as I called her, had an all-expenses-paid ROTC scholarship to the University of Florida A&M. She told me she planned on becoming an officer in the U.S. Army and leading a prosperous life.

She left in late August 1994, and it seemed her plans would split us up for the first time.

The summer after I graduated, I didn't know whether

I was going straight to college or not. Quite honestly, I didn't know what to do.

After hearing all the good things Tam told me she learned about the military, I joined the Army. I guess I wanted to chase the same dream she had.

After completing basic training, I was stationed at Fort Hood, Texas. After two years there, I decided to search for Tam. And what do you know — 1st Lt. Williams was two blocks from where I worked.

I called her and it was like a family reunion. She told me about her job, and I did the same. We began to hang out like old times, but Army policy would split us apart once again.

The new fraternization policy, effective March 1999, gives company commanders the authority to prohibit relationships that compromise or appear to compromise the integrity of authority or the chain of command.

Her commander thought hanging out with me in public wasn't a good idea. He counseled her, and it led to a

split of our friendship.

Tam and I never did hang out again, but as professionals, we knew it was for the best. Neither of us liked it, but we understood.

I talk to Tam on the phone occasionally, but the friendship we developed over 16 years will never be the same.

Although the fraternization policy is unkind to friends who are officers or enlisted, it's the rule.

We have to follow it because we swore to remain true to this country and the Army.

The policy may disrupt friendships, romances and business relationships, but its intent is to protect soldiers from making potentially costly, if innocent, mistakes.

Whenever I think about the situation, I remember what my NCOIC at Fort Hood told me: "Although you didn't do anything wrong, perception is everything."

Perception may be everything and friendship may be magnificent, but professionalism at all times is what the Army expects from its soldiers.

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# Law protects your child’s privacy on Internet

By Capt. David Wasson III, JA, USAR OSJA

On April 21 your child may have come to you in a panic after she attempted to log onto her favorite Internet site. She may have been denied access and instructed by the site to have a parent come to authorize access to the web site.

You may have been pleasantly surprised or amused. What was this all about? Have web site companies taken the initiative to protect your child?

Probably not voluntarily. On October 12, 1998, Congress passed the Children’s Online Privacy Protection Act of 1998. The stated purpose of the COPPA is to protect the privacy of children using the Internet.

Congress assigned the Federal Trade Commission the task of implementing regulations and enforcing the law. The FTC had one year to hold hearings and investigate the best way to do this. After months of hearings, the rules adopted by the FTC became effective on April 21, 2000.

Since April 21, commercial web sites are required to obtain parental consent before collecting, using, or disclosing personal information from children under 13.

The FTC has given the web sites six months to come into compliance with the regulation. Some web sites are already in compliance; others are still working on procedures.

### What the new law requires

**Privacy Notice** — The web site must post a clear

and prominent link to its information practices on its home page everywhere personal information is collected from children.

he notice must state the types of information collected by the web site, how the information is used and whether the information is disclosed to third parties.

The notice must also state that the web site is not allowed to condition a child’s participation in the web site on the child providing more personal information.

**Parental Consent** — Web sites are not permitted to allow a child to disclose information about himself without obtaining approval from a parent first.

This approval is usually obtained by having the parent answer a few questions online during the sign up procedure. The parent must decide whether to permit the web site to collect and release the child’s information to third parties.

**Schools Permitted to Act as Intermediary** — The FTC regulation permits schools to act as parent’s intermediaries between web sites and parents in the notice and consent process.

**Safe Harbor** — Web sites may design their own policies and procedures to comply with the new law and regulations.

**Enforcement** — The FTC can bring enforcement actions and impose civil penalties for violations of the regulations.

### What the New Law Does Not Require

**Protect All “Children”** — COPPA defines child as

an individual under the age of 13. This means individuals between 13 and 18 can access all web sites as before.

**Prevent a Child from Accessing Objectionable Material** — Do not let the name of the law fool you. The law only addresses disclosure of information about your child and not your child’s access to objectionable material.

Examples of such information are your child’s name, date of birth, social security number, address. The types of information where a third party could identify and contact your child specifically.

This information is usually obtained during an online registration process. Many web sites do not require its users to register. On these sites children can still surf these sites and include any information about themselves they wish in the content sections of email and chat rooms.

**Prevent a Child from Signing on With a Fake Date of Birth** — The web site programs accept whatever date of birth is entered. If your child enters a date of birth that would make him 13 years old or more, you will not be notified.

Congress has made a commendable effort in attempting to protect our children from the unsuspected dangers associated with surfing the Internet in the Information Age.

However, no law can guarantee absolute safety. It is the ultimate responsibility of parents to shield and protect their children from the objectionable material and content lurking on the information highway.

# Army doubles re-enlistment bonus for Korean linguists

By Tom Findtner Army News Service

WASHINGTON — Linguists re-enlisting for 18 months of active-duty service in Korea can expect to see a dramatic increase on their next bank statement.

Korean language specialists are the first soldiers eligible for the Army’s new \$40,000 selective re-enlistment bonus. The maximum amount was increased by \$20,000 June 26.

“We need linguists who speak Korean and we need them in Korea,” said Sgt. Maj. Tony G. Rose, senior career counselor with the Department of the Army’s Retention Policy Proponent in the Office of the Deputy Chief of Staff for Personnel at the Pentagon.

The re-enlistment bonus is available to linguists who opt for a permanent change of station move to Korea or agree to remain in Korea for a follow-on assignment. To qualify, 98G soldiers must be the rank of specialist, corporal or sergeant, and fall within the initial-term or mid-career reenlistment zones.

Zone A soldiers are normally specialists or sergeants with between 21 months and six years of active service. Zone B soldiers are mostly sergeants and staff sergeants with six to 10 years of active service.

The Army’s Selective Re-enlistment Bonus Program provides monetary incentives to qualified soldiers who re-enlist in the Regular Army for continued duty in certain military occupational specialties.

“With the targeted SRB program, we re-enlist soldiers to stay at or go to a location that is critically short of a particular skill or

MOS,” Rose said.

On the date of re-enlistment, a soldier receives 50 percent of the bonus after taxes have been deducted. The other half of the money is paid in annual, prorated installments on the anniversary date of re-enlistment. The Army has requested permission from Congress to issue lump sum re-enlistment bonuses, but that issue remains under debate, Rose said.

Today’s highly-skilled soldiers are in demand on an open job market that is fueled by a booming economy. By doubling the amount paid to troops who re-enlist to stay in certain MOSs, however, retention officials hope to counter the lure of generous pay and benefits offered by private sector employers.

“With the caliber of our soldiers, they are extremely marketable in the civilian environment,” Rose said. “To keep our country free, we need to be able to pay our soldiers commensurate to their skill levels.”

Rose describes the new bonus as fair and expects it to even the scales with other branches, which should boost troop morale.

Although the maximum selective re-enlistment bonus is limited to just one skill area at the moment, Rose foresees other MOSs receiving allocations as well. The award program is managed on a quarterly basis, so as the needs of the Army change, bonus dollars can be shifted to other jobs that are experiencing shortages.

For more information about retention and enlisted personnel matters, visit the Enlisted Personnel Management Directorate at <http://www.perscom.army.mil/enlist/enlist.htm>.

## Kudos Korner

### Soldier assists at crash site

Keve Sankman of Oro Valley, Ariz. wants to thank a soldier for his expert and timely help.

Sankman said he and his wife, Irma, were involved in an accident Sunday night on I-10 when a car pulled in front of him and he rear-ended it. This caused his airbags to deploy, preventing serious injury to himself and his wife, but they did sustain multiple cuts and abrasions.

Sgt. Darriell Bone, Co. A 306th Military Intelligence Battalion, and two men from Tucson, Eric Brown and Gilbert Wilson, stopped and rendered assistance. According to Sankman, Bone applied his first aid skills, treating first his wife Irma to stop her cuts from bleeding and gently calming her. Next he tended to me and “he did a wonderful job” for both of us.

Brown and Wilson, who were returning from Big Surf in Phoenix with a van load of children, assisted by directing traffic around the accident scene and away from the Sankman’s. All three men remained with the accident scene and victims until police and medical personnel arrived.

Bone, a nine-year Army veteran, has been assigned as a member of Fort Huachuca’s Army Substance Abuse Program for the last two years.

The sergeant said he learned his first aid skills in Basic Training and those skills have been reinforced at all of his duty stations.



Sgt. Darriell Bone

Bone said he plans to leave military service in September.

### MEDDAC recognizes soldiers

MEDDAC awarded the August Non-commissioned Officer of the Month and Solider of the Month to Sgt. Kevin Roward and Spc. Brandon Manguil, respectively.

Roward is a medical NCO at the Soldier Care Clinic. He is also a CPR instructor and combat lifesaver instructor. He has earned the German Armed Forces Proficiency Badge.

Spc. Brandon is a recent Primary Leadership and Development Course graduate and works as a pharmacy specialist at the RWBAHC. He has earned an expert qualification with the M16A2 and is currently enrolled at Cochise College. He and his wife are also new parents.

# Army to expand programs for sex-offense victims

## Army News Service

WASHINGTON — The Army is working to improve how it investigates and prosecutes sexual misconduct crimes, and will expand victim services, as it adopts the recommendations of a recent study.

The study was completed earlier this year by a Process Action Team made up of both military and civilian experts from fields such as medicine and psychiatry, law, social services, criminal investigation and automation. At the direction of Secretary of the Army Louis Caldera, the team examined how the Army handles sexual misconduct cases, from sexual harassment to rape.

The team recently finished its report titled "Improving the Investigation, Prosecution, and Victim Services Concerning Sexual Offenses." The report recommends increased training and communication among medical, law enforcement, and legal personnel. It states the Army should assign and train more forensic investiga-

tive experts, as well as expand physician training relating to physical examination, documentation, handling of victims, and treating Post-Traumatic Stress Disorder.

The report also recommends that the Army implement a number of other victim services such as hire full-time regional-

level victim coordinators, hold regional training conferences, and expand the Victim Information and Notification Everyday program called VINE.

"The Army is committed to treating everyone with dignity and respect," said Army Chief of Staff Gen.

Eric K. Shinseki. "We must treat every case seriously and do right for our soldiers, civilians and families."

"This report reviewed our programs and identified areas needing improvement. The Army will aggressively implement improvements to our system," Shinseki said.

The genesis of the study was a suggestion by Senator Paul Sarbanes of Mary-

land, officials said.

"We are grateful to Senator Sarbanes for his interest and support. His suggestions have helped the Army make an already good system better," Caldera said.

The number of soldiers tried for nonconsensual sexual offenses has dropped in the past two years. However, because of scientific advancements and other innovations in the multi-disciplinary approach necessary to investigate sexual misconduct cases, the Army initiated the study seeking improvements in case processing and the treatment of victims.

The team of experts recommended various ways the Army can improve the processing of these cases from offense reporting through trial. Gregory Maggs, a professor at George Washington Law School and team consultant, said, "The Army does an excellent job investigating and prosecuting sexual offenses; however, improvement is still possible, particularly in the area of specialized training."

The study recommends using automation to improve distance learning and communication, as well as more frequent coordination for all involved, including commanders, medical personnel, investigators, prosecutors, and victim assistance liaisons.

"Enhanced training will ensure that a

fundamentally solid system becomes even better," Maggs said. The potential for gaps in case processing will be filled and mistakes will be avoided."

Joseph Tauber, an attorney from Baltimore and consultant to the Process Action Team, lauded the work the Army had done in sexual misconduct cases. But he said the Army can further improve by drawing from civilian expertise and attending specialized civilian training programs.

The PAT recommendations include establishing a special teaming program using Army Reserve Judge Advocates and criminal investigators who are experts in sexual offense cases, to train, mentor, and advise their active-duty counterparts.

The Army could improve training to even remote locations by expanding and establishing Internet distance-learning training programs, Tauber said, both for prosecutors and for victim assistance liaisons.

"The recommended actions, once implemented, will ensure that all parties involved are skilled, effective, focused, informed, and concerned," Maggs said.

The Army has already taken the next step toward implementing these initiatives, officials said, by funding them at \$1.3 million for the first year, and a total of more than \$5 million over five years.

# DoD task force examines domestic violence in military

## By Linda D. Kozaryn

### American Forces Press Service

WASHINGTON — In the military, "family" ranks right up there with "duty, honor, country." Strong families mean ready forces. Troubled families mean trouble.

Just as the military fought discrimination and substance abuse in its ranks, DoD is now turning its guns on domestic violence. A congressionally mandated task force is studying the problem. The 24 appointed members — half military and half civilian — held their first meeting to launch the project in June.

"It's a big effort, but we've got three years to try to make a dent in this," said Lt. Gen. Jack W. Klump, the Marine Corps' deputy commandant for manpower and reserve affairs.

Klump and Deborah D. Tucker, executive director of the National Training Center on Domestic and Sexual Violence, Austin, Texas, are the panel's co-chairs. They recently talked about the panel's mission during an interview with American Forces Information Service.

"Domestic violence is contrary to our core values and it's something that we ought not tolerate," said Klump who dealt with domestic violence cases when commanding various units. As a commander, he said, he had to identify that an incident had occurred, verify its intensity, ensure appropriate action was taken and follow the case to ensure the perpetrator was not guilty of other offenses.

"Every once in a while, in spite of the quality of the people we have, we'd have somebody that would get into trouble and they'd come to me for potential disciplinary action," Klump said. "Almost invariably when I asked the company commander or the first sergeant, 'What kind of a Marine is this?' They'd say, 'He's a good Marine, Sir. We ought to take it easy on him.'"

"My response to that was, 'You're a Marine 24 hours a day. You're not just a Marine in the field. You're expected

to conduct yourself like a Marine all the time.' Domestic violence is not Marine-like. It's not soldier-like. It's not sailor-like. It's not airman-like. We need to ensure that every Marine, soldier, sailor and airman in the Department of Defense understands that this is not part of being in the United States military."

Domestic violence is a national problem, not just a military problem, Klump stressed. "Because the military is a reflection of the nation as a whole, Congress asked us to take a look at how we're dealing with the issue within the Department of Defense," he said.

Task force officials will visit bases and nearby civilian communities throughout the military. "There's a great deal of exchange now that goes on between the bases and the communities," Klump said.

"The communities sometimes have resources and assets that the bases can call upon to assist with a program. We're going to try to determine just what is available and what kind of exchanges can go back and forth."

Klump said the military's family advocacy program, the largest employer-based program in the country, is "already a very, very good program." The task force will look at ways DoD can improve its efforts to combat domestic violence and protect victims.

DoD officials want to prevent domestic violence "from ever happening at all," he said. "I think the civilian communities and the military can work together to solve a national problem."

Tucker will share her 25-years experience fighting domestic violence in the civilian community with the other task force members. She said both sides stand to learn from each other and make recommendations to benefit both military personnel and civilians.

Civilian communities generally have approached domestic violence from a victim advocacy standpoint, Tucker said, while the military has spent much more of its resources

and focus on the offender. She said she believes both can benefit by combining their knowledge.

Tucker seeks to encourage greater collaboration between family support agencies and law enforcement officials within the military and civilian communities. She said communication and cooperation are essential to understanding the full domestic violence picture.

"Many times there are instances that happen off-base that the military leadership may not be aware of," she said. "Civilian officials, as well, may come into contact with an individual and not know that he already is under orders on-base related to domestic violence."

The task force will look at the causes of domestic violence and whether the problems are essentially the same for military and civilian families. But, no matter what the cause, Tucker said, the most important thing is determining the best way to stop it.

Many who commit domestic violence grew up in homes where they were abused, she added. Many victims stay in violent marriages because they believe the first violent incident was an aberration due to stress or too much to drink. They convince themselves it will never happen again.

But it does.

"When it happens again and again, the victim stays because they begin to believe the things that batterers typically say. 'I wouldn't have hit you if you hadn't done this... You're stupid. You're fat. Nobody else would want you.'"

"Victims tell us that the hardest things to overcome are not the beatings; it's the things that are said. Those are the hardest things to reject and to say, 'No. I'm smart. I'm wonderful.'"

According to Klump and Tucker, DoD wants to ensure that help is there when needed, and to prevent domestic violence from ever happening again. As the general said, domestic violence violates the military's core values.

# 11th Signal Brigade

## Brigade welcomes Col. Bowman

By 1st Lt. Michael Peters  
11th Signal Bde. PAO

On Aug. 10 soldiers, leaders and friends of the 11th Signal Brigade filled historic Brown Parade Field to witness the brigade’s change of command ceremony. At this ceremony Col. Daniel R. Judy relinquished command of the Thunderbird brigade to Col. Mark S. Bowman.

All of the movements and orders for this ceremony were given using the semaphore flag system. This taste of Signal Corps history was an interesting contrast to the state of the art tactical satellite terminals arranged behind the formation of troops.

Brig. Gen. James D. Bryan, the vice-director of the Defense Information Systems Agency, was the reviewing officer for the proceedings. In his remarks Bryan praised the Thunderbirds for their tremendous success in the many deployments the brigade has participated in.

Bryan presented Judy with the Army’s Legion of Merit award for his outstanding work as the brigade commander. The general also presented Yvonne Judy with the Commander’s Award for Public Service for

her outstanding leadership in the 11th Signal Brigade’s Family Support Group.

Judy expressed his gratitude to the soldiers and leaders of the Thunderbird brigade for all their hard work over the last two years. He concluded by asking the audience to sing the Army Song at the close of the ceremony.

The Judy’s will be moving to Suffolk, Va., where Col. Judy will take command of the Joint Battle Center.

Bowman comes to the brigade from the Joint Support Center of the Defense Information Systems Agency. He is accompanied by his wife Micki and their two children Maria and Matthew.

In his first address to the brigade Bowman said even though he is the brigade commander that technically he is the junior member of the brigade because he is it’s newest member. “We will work hard, do good, and have fun,” concluded Bowman.

Bowman was born in New Haven, Conn., in August 1956. His military career began in 1978 when he received a Reserve commission in the Infantry after graduation from Norwich University. In 1998, he received a Masters in Public Administration



11th Signal Bde. photo

(From left) Col. Mark S. Bowman, incoming 11th Signal Brigade commander; Brig. Gen. James D. Bryan, vice director Defense Information Systems Agency; and Col. Daniel R. Judy, outgoing commander.

from Shippensburg University.

He is a graduate of the Infantry Officer Basic Course, Infantry Mortar Platoon Officer Course, Signal Officer Advanced Course, Training with Industry, U.S. Army Command and General Staff College, Joint Staff College, U.S. Command and Control

Course, the Armed Forces Staff College, and the U.S. Army War College.

His decorations include the Defense Superior Service Medal, Legion of Merit, Defense Meritorious Service Medal, and the Meritorious Service Medal with two Oak Leaf Clusters.

# Dental Activity Command

## Playgrounds: site of tooth traumas?

Academy of General Dentistry release

School’s out and summer is here, causing swarms of children to flock to outdoor activities.

Yet, parents may not realize how hidden dangers of certain activities can also affect teeth, reports of the Academy of General Dentistry, an organization of general dentists dedicated to continuing dental education.

“In the summer, accidents that cause tooth injuries occur mostly from falling off playground swings, diving into shallow pools, baseball, skateboarding, inline skating, and bicycling,” said Lawrence Bailey, DDS, FAGD, spokesperson for the academy of General Dentistry.

These accidents mostly cause cracked and fractured teeth and lip lacerations, according to a recent study in general dentistry, the peer-reviewed journal of the Academy.

In addition, high impact collisions can cause broken jaws, and tooth trauma symptoms include sensitivity to hot and to cold temperatures.

If you or your child experience a tooth injury this summer, Dr. Bailey recommends the following first aid steps for a loose or knocked out tooth.

### Dental emergency tips

If a tooth is displaced, push the tooth back into its

original position, bite down so the tooth does not move, call your dentist or visit the emergency room. The dentist may splint the tooth in place to the two healthy teeth next to the loose tooth.

For an avulsed tooth, pick up the tooth by the crown, not the root— handling the root may damage the cells necessary for bone re-attachment and hinder the replant.

If the tooth can not be replaced in its socket on site, do not let the tooth dry out. Place it in a container with a lid and use low-fat milk, saline solution or saliva.

Visit the dentist as soon as possible— the longer the tooth is out of the mouth, the less likely the tooth will be able to be saved.

### Most people don’t know that

— For ages 0-4, playground injuries to the brain and face account for nearly 60 percent of all injuries.

— Every two-and-a-half minutes, a child is injured on a playground in the United States.

— Approximately 10 percent of children who participate in sports receive some type of injury to the face.

— Thirty-six percent of injuries to children are sports related.

— Five million teeth are knocked out each year.

## Red Cross designs VIP blood donor program for fort

American Red Cross release

Real Heroes Going Beyond the Call of Duty is the new VIP blood donor program designed just for Fort Huachuca.

With the first donation, the blood donor will receive a Real Heroes water bottle. Donors with subsequent donations will receive a flying disc, pin and T-shirt, all with the Real Heroes logo.

All donors start as a first donation to ensure all that qualify as a VIP donor are recognized.

This incentive program was created to offer a small token of appreciation to all of Fort Huachuca’s donors. It’s the Red Cross’ way of saying, ‘Thank you,’ from all the friends and families of the patients whose lives you have personally saved through your unselfish blood donation.

Remember the Red Cross needs you. For information, call Marti Cruz, American Red Cross’ Blood Donor Recruiter, at 1-800 GIFE LIFE.

Got news?  
Get it on the Internet.

<http://huachuca-www.army.mil/PAO/1Scout.htm>

# Community Updates

## Correction

In the Aug. 3 issue of *The Fort Huachuca Scout*, the post Blood Hound Award winner for large units was incorrectly identified as the Intelligence and Security Command.

The winner was Information Systems Engineering Command with 61 pints of blood donated.

## Stolen property recovered

Military Police Investigators with the Directorate of Public Safety have recovered stolen property and are looking for the owner(s).

If you have been the victim of a theft and had stereo equipment stolen in the past few months and can identify your property, contact John Griffin, Military Police Investigations, at 533-8827.

## OCSC board forming

The Officers' and Civilians' Spouses' Club governing board for the 2000-2001 year is now forming. There are several committee positions still available.

The OCSC is an organization that raises money through various fundraisers to support the Fort Huachuca and Sierra Vista communities. For information about the board positions, call Garlan Martens at 452-0989.

## Teachers needed at chapel

Fall children's programs start Sept. 10 at the Main Post Chapel. Catholic CCD and Protestant Sunday School and Children's Church programs need teachers, assistant teachers, substitutes and administrators for all ages — two years through high school.

Pioneer Clubs offer a scouting experience with a Christian emphasis for children grades 1-6. Seasonal programs will offer special opportunities and activities for Harvest Festival, Advent Christmas, Lent and Easter, Vacation Bible School and summer activities. Youth groups for Catholic Protestant Middle School and High School bring opportunities for spiritual growth, fun and fellowship.

You can make a difference in a child's life by sharing your life and faith with them. To volunteer, register your eligible children in programs or for information, call Doug Soleida, director of religious education, at 533-4598.

## Greyhound picnic, adoption

The Greyhound Adoption League of Sierra Vista will host The Greyhound Potluck Picnic and Celebration of Saint Gelert (Patron Saint of Greyhounds) on Sunday, 1-5 p.m. at Veterans' Memorial Park, Ramada #1. (Bring Greyhounds only.)

The league will also conduct a Greyhound Adoption Day on Aug. 26 for Sierra Vista and the surrounding area. The adoption day will be 10 a.m.-2 p.m. at Bookman's Bookstore, 100 West Fry Blvd.

The program is also in need of temporary homes for these beautiful dogs.

For more information or to RSVP for the picnic, call Dave Breen at 378-1763.

## Blue Cross benefits brief

All federal employees who are Blue Cross Blue Shield Service Benefit Plan Subscribers are invited to a benefits brief Monday, 1-3 p.m. at Murr Community Center, Roadrunner Room.

A representative from Blue Cross/Blue Shield will visit Fort Huachuca to explain how to get the most out of your insurance coverage and answer your questions on benefits, claims or enrollment. For questions, call Michele Darby at 533-5273.

## Veterans' benefits briefing

The Army Career and Alumni Program Center staff will sponsor Veterans' Affairs Benefits Briefings at the ACAP Center, Building 22420, 1-5 p.m. on Aug. 24; 8 a.m.-noon on Sept. 7 and 20, Oct. 11 and 25, Nov. 8, and Dec. 1.

Representatives from the Phoenix VA Regional Office and the Tucson Veterans' Center will be present to provide information about all VA benefits. No reservations necessary. For information, call Thom Hapgood at 533-7314.

## ACAP closed for upgrades

The Army Career and Alumni Program Center will be closed Aug. 25-Sept. 5. ACAP staff members will be training with the new ACAP XXI software and technicians will be at the Center installing the new software and hardware.


ACAP XXI is the new interactive multimedia computer based training system that will be available to transitioning soldiers and their family members beginning Sept. 11. The new ACAP XXI will enable clients to work at their own pace and design their own individual career path.

The new ACAP XXI will use full screen full motion video, graphics, audio, animation, and customized applications. The staff will run small groups of clients through the new software during Sept. 6-8 and be in full operation with the new system Sept. 11.

There will be a member of the ACAP Center staff on site during the shutdown time for post clearances and emergency unscheduled pre-separation briefings. But scheduled pre-separation briefings, three-day workshops and other ACAP activities won't be held during this time. For information, call Thom Hapgood at 533-7314, or Angela Baker at 533-5766.

## Fashion show set

The Sierra Vista First Church of God in Christ is hosting a Fashion Extravaganza at 7 p.m. Aug. 26 at the Windemere Hotel. The show will feature fashions from local stores. Cost is \$12 per person and includes, hors d'oeuvres, live entertainment and



**Wettie sez...**

**BE *Water Wise!***

**Catch rain, dear!**

**Water harvesting**

**is a great way to**

**save water for**

**plants.**



***Be Water Wise* and Energy Smart!**

**Fort Huachuca - 538-SAVE**

door prizes. Tickets may be purchased at the door or contact Ramona McCaa at 458-8555.

## BRT announces 6th season

Bisbee Repertory Theatre will be holding auditions for "Last of the Red Hot Lovers" by Neil Simon on Aug. 26 and 27 at the theater, time to be announced. The comedy has a cast of four — one man in a midlife crisis and three women of different ages.

"Last of the Red Hot Lovers" will open BRT's sixth season on Oct. 6. Season tickets are \$56 for seven entries to any of the main season or summer productions. Tickets are available from BRT at P.O. Box 504, Bisbee, AZ 85603. For information, call 432-3786.

## Preschool screening offered

The Fort Huachuca Accommodation School District will be conducting a preschool screening Aug. 29 for all three, four, and non-kindergarten five-year-olds residing on post.

The screening instruments we intend to use are designed to survey gross and fine motor skills, communication skills, cognitive development and socio-emotional development.

In addition, we will be testing hearing and vision. Through the screening process, we hope to identify those children in need of any type of early childhood special education services.

If you suspect a disability in your preschool age child, please call 458-5082 to make an appointment.

## Auditions scheduled

The Sierra Vista Illegitimate Theater Company will be holding auditions for its fall production of "Love, Sex and the IRS" on Aug. 29 and 30 from 6:30 to 8:30 p.m. This will be at the American Okinawan Karate Academy at 4151 La Linda Way. Rehearsals will start Sept. 5.

"Love, Sex and the IRS" is a fast-paced comedy involving a love triangle, an IRS agent, a visit from Mom, a visit by an ex-girlfriend and mad confusion. The play, written by William Van Zandt and Jane Fillmore, will be directed by Joe Barnes. Cast requirements are five men and three women of various ages, 20 and over.

Interested individuals may audition or volunteer to help with any aspect of theatrical production. Performance dates are tentatively scheduled in October. Call 459-3943 or 459-0430.

## Signal reunion set

The 17th Signal Battalion Association will hold a reunion at the Sheraton El Conquistador in Tucson, Aug. 31-Sept. 2. A golf tournament will be held on Sept. 1. For information, write Arlo D. Janssen, 10209 Cedar Pond Drive, Vienna, VA 22182 or call (703) 281-3170.

## Trek Arizona

The Thunder Mountain Trekkers will meet Aug. 29 at 7 p.m. at Sulphur Springs Valley Electric Cooperative, 311 Wilcox. Plans are underway for our first Septemberfest event on Sept. 16-17 in Si-

**See Updates, Page 7**

Updates from Page 6

erra Vista. The Trekkers are an internationally sanctioned non-competitive sports club, sponsoring four weekend walks and eight year-round events in Arizona. For information, call Wendy Breen at 378-1763.

Allergy hours change

The hours of the Allergy and Immunization Clinic at Raymond W. Bliss Army Health Center will change Sept. 1. There will be no clinic on Mondays or Thursdays. Tuesday hours will be 7:30 a.m.-4:30 p.m., last injection will be at 4 p.m. Wednesday hours will include 7:30 a.m.-noon appointments only with the allergist, 7:30-11:30 a.m. will be reserved for immunizations for Occupational Health, 1-2 p.m. will be orientation for all new allergy patients, and 1-4 p.m. will be allergy injections with the last injection at 4 p.m. Friday hours will be 7:30 a.m.-4:30 p.m., with the last injection at 4 p.m.

For information, call Sgt. Pitchford at 533-8790.

Federal jobs workshop

The Fort Huachuca Army Career and Alumni Program is offering a monthly Federal Jobs Workshop on Sept. 8, Oct. 13, Nov. 17 and Dec. 15. The workshop covers how to find out about federal job vacancies, how to apply, what forms to use, how selections are made, federal pay scales, veterans preference, and the types of civil service appointments. The Resumix scannable resume used to apply for jobs at Fort Huachuca will be explained in detail.

Workshops are held in the ACAP Center, Building 22420 (next to the Military Clothing Sales) in the Old Post area. No reservation is necessary. The public is invited to attend. For more information, call Thom Hapgood at 533-7314.

ISEC blood drive

Information Systems Engineering

Command is having an Emergency Blood Drive, 7:30 a.m.-3:30 p.m. on Sept. 8 at Building 53301 (the second two-story brown brick building across the street from Greely Hall, off Arizona Street). Blood inventories have reached dangerously low levels in Cochise County. Your blood donation during this shortage could give life to friends and neighbors. Generosity still makes a difference — there is no substitute for blood donors. You can help enormously by donating on Sept. 8. Drawings will be held throughout the drive. Every donor will have a chance at winning. To make an appointment or for more information, call Katharina Criscuolo at 538-3120. Appointments are appreciated, but walk-ins will not be turned away.

Mandatory ethics training

All Department of Defense personnel required to file a Financial Disclosure Report are required to attend ethics training

annually. All new employees are required to receive this training within 30 days of entering on duty. Training sessions will be held from 10-11 a.m. in Room 1215, Greely Hall, on Sept. 21. Financial Disclosure Report filers are required to attend only one training session per calendar year. For information, call Tom King at 533-3197.

25th Intelligence Ball

Deputy Chief of Staff for Intelligence and Commanding General, U.S. Army Intelligence & Security Command, will host the 25th Anniversary Army Intelligence Ball on Sept. 25. The Ball will be held at the Hilton Alexandria at Mark Center, in Alexandria, Va. from 6 p.m. to 1 a.m. The Army String Quartet and the U.S. Army Chorale will perform during the evening. After dinner, a band will provide dance music. For more information or tickets, visit <http://www.dami.army.pentagon.mil> or call Lt. Col. Jo-Ann Webber at (703) 604-2415.

# Korea 50 years ago this week

## Build-up continues, Task Force Kean stops advance on Pusan

**By Jim Caldwell**  
**TRADOC News Service**  
Fifty years ago, part of the 1st Marine Division sailed from San Diego bound for Korea and President Truman approved raising the authorized Army strength to 1,081,000 soldiers.

Aug. 10, 1950

Activation of units and troop recalls continue as more than 7,800 Army reserve lieutenants and captains are ordered to active duty in September. The Army's IX Corps is activated at Fort Sheridan, Ill., and ordered to Korea. The Air Force calls a bomber wing and a troop carrier wing to active duty. Four more Army Guard divisions and two regimental combat teams receive activation orders. — Moscow Radio charged Wall Street with whipping up a war-like attitude in the United States by promoting football games and women's wrestling matches. The program claims that players in Michigan football games "are often carried from the football field to the hospital or ... cemetery."

Aug. 10-13

U.S. Air Force mechanics and aircrews

take up rifles and defend the Pohang Airfield on the east coast. U.S. soldiers and tanks rush to bolster the defense, and the airfield is held. Fighter planes are flown out Aug. 13 to prevent them being destroyed in the continuing ground fighting around the field and the city of Pohang.

Aug. 11

The FBI arrests Mrs. Ethel Rosenberg in New York on suspicion that she helped her husband, Julius, already under arrest, for passing atomic secrets to the Russians. Pravda claims that captured documents show that South Korea intends to carry out germ warfare on North Korea. That followed reports from the previous week that communists had captured maps that showed how the South was going to invade North Korea with 10 divisions on June 25.

Aug. 12

Gen. MacArthur's headquarters in Tokyo announced that Task Force Kean, made up of soldiers and Marines, made a 27-mile advance to take hill positions east of Chinju to stop a North Korean advance on Pusan. During the drive, the task force routed many enemy units, according to the statement, and

captured a lot of Russian equipment. The Marines then redeploy to the Naktong front below Taegu. Army forces pull back and set up along the road leading from Masan to Yongsan — B-29 Superfortresses drop 500 pounds of bombs on Najin, a major seaport and rail center 20 miles from Manchuria through which Russia ships supplies to North Korea. — The Army reported that two North Korean lieutenants surrendered to Americans using "safe conduct passes" Air Force planes have been dropping in enemy areas.

**Aug. 14**  
Second Lt. Howell C. Thomas Jr., 24, of Washington, is the first American killed in Korea to be buried in Arlington National Cemetery. — Soldiers of the 24th Infantry Division, beefed up by Marines from the Chinju fighting, attack a strong enemy bridgehead at Changnyong, which is south of Taegu. The battle will rage for three more days before the Americans drive the enemy out.

**Aug. 15-16**  
Intelligence officers in Tokyo say Aug.

15 that although no Russians have been sighted or captured with North Korean forces, it is plain the communists are using Russian tactics. One such tactic is to lay down heavy artillery barrages behind their own troops so the foot soldiers have no choice but to continue assaults. American troops around Chinju report Aug. 16 that they have captured Russian equipment made as early as June. The new materiel replaces equipment, largely World War II vintage, that North Koreans had lost during the invasion. On the same day the North Korean foreign secretary sends a message to Russia thanking them for the "friendly support of the Soviet Army."

**Aug. 16**  
The U.S. Navy evacuates the ROK 3rd Division from Pohang. The South Koreans are put ashore south of the city. — The largest tactical bombing raid of the war is carried out by 98 B-29s. They drop 880 tons of bombs on four to six North Korean divisions in a 26-square mile area around Waegwan, a town east of the Naktong River northwest of Taegu. First Cavalry troops follow the barrage and recapture the town, which has been a major enemy staging area on the Naktong.





# Medical Activity Command

## TRICARE beneficiaries prepare for care outside United States

### TRICARE release

Planning a trip abroad, or just across the border to Canada or Mexico? There are certain things you need to know to protect yourself just in case you are faced with an emergency or urgent care situation while outside of the United States. It is especially important for you to understand that different countries have different medical practices. Because of this, the foreign health care claims process can be complex and time consuming.

### Be prepared

Before leaving the country, review TRICARE's out-of-area care guidelines. These will apply to TRICARE-eligible beneficiaries:

**Out-of-Area Emergency Care** — In an emergency situation, seek care immediately. Go to the nearest emergency room, or call a local emergency hotline number. You do not need to receive an authorization for your emergency care. However, if you are a Prime enrollee, you should call your primary care manager (PCM) within 24 hours for potential follow-up care and to make sure your medical history is updated.

**Out-of-Area Urgent Care** — Urgent care, such as strong flu symptoms or a high fever that lasts for several days, requires you to receive a referral. Before seeking urgent care, call your PCM or a health care coordinator at 602-564-2552. Health care coordinators are available 24 hours a day, seven days a week.

**Routine Care** — As always, routine care is not covered outside of your service area. If you plan to travel outside the country for a long time, TRICARE recommends you schedule your routine care appointments before leaving. This includes filling any routine prescriptions you might be taking.

### Know rules, follow them

If you seek emergency or urgent care while in another country, take measures to help protect yourself from any claims problems. Follow these guidelines:

**Request an itemized bill for the care you received** — If the bill is calculated using foreign currency, you do not have to convert the bill to U.S. dollars. Palmetto Government Benefits Administrators (PGBA), TriWest's claims processor, will convert it for you.

**Submit the itemized bill and a claim for your care** — After seeking care, you should receive a bill from the provider. Submit the bill and a DD Claim Form 2642 (available at your local TRICARE Service or Customer Assistance Center or through the Internet at [www.tricare.osd.mil](http://www.tricare.osd.mil), under the Claims section) to PGBA to your state's specific mailing address:

PGBA  
P.O. Box 870026-AZ  
P.O. Box 870027-CO, NE  
P.O. Box 870028-ID  
P.O. Box 870029-IA, MN  
P.O. Box 870030-KS, MO, WY  
P.O. Box 870031-MT, ND, SD  
P.O. Box 870032-NM, TX, UT  
P.O. Box 870033-NV

Surfside Beach, SC 29587-87\_\_ (state suffix)

Keep a copy of the bill and claim form for your files.

**Call your PCM if you are a Prime enrollee** — If you are enrolled in Prime you should call your PCM after seeking care to make sure your health records are updated to include the out-of-area care.

**Wait patiently** — Foreign claims are more complex and generally take longer to process than claims processed in the United States. In fact, it could take more than one month for you to be reimbursed.

**Receive your reimbursement and pay the provider** — Because you are submitting the claim yourself, you are responsible for paying the provider the amount he or she is owed for providing your care. You may be required to pay for your care at the time

it is received. If this is the case, you will still need to submit a claim. However, you will keep any reimbursement you might receive.

**Keep PGBA's and TriWest's toll-free telephone numbers handy** — If you have questions about a particular claim, call PGBA first at 1-800-225-4816. Then call TriWest at 1-888-TRIWEST (874-9378).

Remember, you can help avoid any unnecessary confusion or frustration with foreign claims processing. The most important thing to remember is that in order for the claim to be processed correctly, you must first submit it correctly.

If you have any questions about the foreign claims process, please call your local TRICARE Service or Customer Assistance Center or toll-free at 1-888-TRIWEST.

## TRICARE explains host-nation care, consumer advertisement

By Lt Col Elizabeth Robison

Chief, UM/QM, TRICARE Europe

As consumers, we need to be knowledgeable about what we are purchasing, whether it is an automobile, life insurance, vacation trips or health care services.

This applies to TRICARE beneficiaries, because the better informed we are about our military health care benefit, the greater the likelihood that we will receive quality, timely and low-cost medical care. In addition, a little bit of knowledge about the system can help us know the extent of our coverage and avoid unexpected costs.

The medical care provided to military beneficiaries in overseas military medical treatment facilities is often supplemented by off-base providers. Usually, these are positive experiences, and military beneficiaries have been very satisfied with the care they receive from host-nation medical facilities.

However, consumers planning to use a civilian facility based on an advertisement or word of mouth should first take the time to become informed and ensure TRICARE will pay for the care. Advertisement for medical services can sometimes be misleading.

For instance, you may see the words "TRICARE Preferred Provider" in an ad. The TRICARE Europe Preferred Provider Network (PPN) consists of host-nation medical facilities or providers who meet specific government criteria and are seeing or would like to see TRICARE patients.

However, using the term does not mean TRICARE covers all the services they provide; some services offered by members of the PPN may not be authorized under the TRICARE benefit. Before using the facility or provider, it is best to call your TRICARE Service Center.

The team of professionals working at TRICARE Service Centers can help you understand the TRICARE benefit, the process for accessing approved care and the ser-

vices covered under TRICARE.

The TRICARE benefit is spelled out in law, with guidance on what is covered and not covered under the benefit structure. When (personnel are) referred to a civilian medical facility by their military/primary care physician, their first stop should be the TRICARE Service Center to receive an authorization (non-availability statement), find out if the service is covered, and ensure proper procedures are followed.

After the initial medical appointment, if additional procedures or tests are needed, it is important to re-check with the TRICARE Service Center. Some procedures and tests, although they may be common in the host-nation country, may not be approved by TRICARE.

Beneficiaries living in remote areas also have access to this information through their assigned TRICARE Service Center.

There are a number of resources available to answer TRICARE benefit questions or concerns. They include:

— Unit medical liaisons for individuals assigned to areas that are not supported by a local military medical facility

— TRICARE Overseas Program Points of Contact who are located in remote areas to provide TRICARE assistance and information to assigned military members

— TRICARE Service Centers at medical facilities, which support both beneficiaries enrolled in TRICARE at that facility and beneficiaries assigned to specified remote locations

— The TRICARE/Health Affairs website, <http://www.TRICARE.osd.mil>.

— The TRICARE Europe website, <http://webserver.europe.TRICARE.osd.mil>.

— The TRICARE Standard Handbook, which is available at TRICARE Service Centers throughout the region and on line at <http://www.tricare.osd.mil/TricareHandbook>.

*The medical care provided to military beneficiaries in overseas military medical treatment facilities is often supplemented by off-base providers. Usually, these are positive experiences...*

**Have we got news for you!**

Check out *The Fort Huachuca Scout* on the Internet at <http://huachuca-www.army.mil/PAO/1Scout.htm>



# Everyone should save for retirement, here’s how

By Capt. Tracey L. Schlabach  
USAR JAG

Saving for retirement is something that everyone should do — regardless of your age, whether you are a man or a woman, or whether you expect to receive military retired pay.

**If you are young**

The earlier you start to save for retirement, the better off you will be. Many people give no thought to retirement savings until they are in their thirties or forties. That is unfortunate, because even if you can only invest a few dollars each month when you are young, those dollars will grow to an impressive amount by the time you reach retirement (thanks to the time value of money).

For example, if you invest \$25 a month beginning when you are 21, you will have accumulated \$206,250 by the time you reach 65 (assuming 10 percent growth annually). In contrast if you wait until you are 40 to begin investing, the same \$25 per month will only grow to \$31,075 when you reach 65 (assuming the same 10 percent growth).

**If you aren’t so young**

If you are middle aged, you should save as much as possible because your money has less time to grow before you reach retirement (See example, above).

**If you get out before 20**

If you separate from the military prior to completing 20 years of service, you generally receive no retirement benefits from the military. To compensate for the risk of separating with no retirement benefits, soldiers should save money on their own for retirement.

**If you make it to 20**

Military retired pay is a wonderful benefit. However, retired pay is less than what you earn on active duty, because it is based on a percentage of base pay only (not base pay plus BAS, BAH, etc.). Perhaps you are prepared to adjust your standard of living accordingly, but to live comfortably, you may need to supplement your retired pay with money you save on your own. (See “If you think you can live on less.”).

**If you are a military spouse**

Military spouses often change jobs every few years — each time their families move to a new location. Frequent moves make it difficult for spouses to remain in the workforce — and if they are not in the workforce, they have less money to put away for retirement.

Even when military spouses manage to remain employed, frequent job changes mean less (or no) employer-provided retirement benefits, because employers can require employees to work for several years before they provide them with any retirement benefits. To compensate for their lack of employer-provided retirement benefits, military spouses should save money on their own for retirement.

Also, if your spouse is (or will become) entitled to military retired pay, it is unwise to rely entirely on that source of income for your retirement needs. As mentioned previously, you may need income in addition to your spouse’s military retired pay to live comfortably in retirement.

Also, unless you participate in the Survivors Benefit Plan, you will not continue to receive military retired pay after your spouse (the soldier) dies. Accordingly, military spouses should save money for retirement.

**If you are a woman**

Women — like men — should save for retirement. However, saving for retirement is different (and more dif-

ficult) for women for the following reasons.

— Women live longer. The longer you live, the more money you need for retirement. Also, a married woman may spend her own retirement savings to pay for her husband’s medical expenses prior to his death.

— Women earn less money. The lower your wage, the less likely you are to have employer-provided retirement benefits. Lower wages also mean less discretionary income to put away on your own for retirement.

And finally, most employer-provided retirement plans (as well as Social Security) are based largely on income, so when you earn less, less is put away for you for retirement.

— Women change jobs more frequently. Frequent job changes result in less employer- provided retirement benefits, because employers can require a minimum service period before they provide retirement benefits.

— Women take time out of the work force. Time is taken out for a variety of reasons - to care for children or elderly parents or to search for a new job after moving to a new location (women, whether military spouses or not, often end up following their husband’s work career moves).

When a woman is out of the work force, she is not earning money that she can save for retirement, she is not earning retirement benefits from an employer, and she is not earning credits for Social Security.

— Women often work part-time. Part time work pays less than full time work, so part-time workers have less money to save for retirement. Also, employers generally offer retirement benefits only to employees who work at least 1000 hours per year.

To overcome these obstacles, women must take extra effort to save for retirement.

**If you think you can live on less**

People often assume that living on less in retirement will not be difficult — and will not affect their quality of life. However, before you finalize a plan to live on less, consider the following factors that affect retirement income needs.

— Your spending may be similar to what it is now. Certain expenses (such as commuting to work ) will be eliminated in retirement. However, retired status provides you with the opportunity to do new things — and whether you choose to garden, golf or travel, many of your new activities will cost money. Additionally, your attitude towards food, clothing and entertainment is unlikely to change — and the cost of all of these will increase with inflation.

— Your tax bill may NOT be less. If you are lucky you will not be in a lower tax bracket when you retire. Fifteen years ago (when there were fifteen tax brackets that ranged up to 70 percent) retirement often meant lower taxes. However, to fall into a lower tax bracket today, your retirement income would need to be reduced by 50 to 100 percent. Also, unless you are very near retirement, it is impossible to know what the tax rates will be when you retire so it is risky to assume you will be paying less.

— Your Social Security benefit may be less than you anticipate. The average Social Security benefit paid to a single person in 1999 was \$780 per month and, under current rules, up to 85 percent of that may be subject to income tax. Moreover, the age at which you will be able to receive full Social Security benefits is increasing (to age 66 or 67, depending on when you were born).

— Housing is not free. Even if you own a home by the time you retire, it will take money to maintain that home. Consider the cost of insurance, taxes, upkeep and utilities — all of which will increase with inflation.

— You may live a long time. Depending on your life expectancy, you may survive two decades or more in re-

tirement. The more years you live, the more money you will need for retirement.

— Health care costs increase. According to U.S. Department of Labor statistics, the average American spends 5.4 percent of his or her expenditures on health care. However, the average American aged 65 to 74 spends 10.3 percent of expenditures on health care and those aged 75 or older spend 14.2 percent. This dramatic increase in health care expenditures may be even more shocking if you are accustomed to receiving military health care for little or no out-of-pocket cost.

**Tips on how to save**

Here are a few basics.

— Begin to invest early and maintain a steady pattern of investments. The sooner you start to save for retirement, the better. Do not get discouraged if you can only invest small amounts - you will be amazed at how money invested while you are young will work for you over time.

— Maximize employer-provided benefits. Find out what kind of retirement plan your employer offers and make sure you maximize any benefits available to you. Sometimes you must do something (other than work) to receive benefits. For example, you have to make contributions to a 401k plan in order to receive employer “matching contributions” (and to receive tax benefits from the plan).

— Never spend retirement money before retirement. When you leave a job (prior to retirement), your employer may provide you with a “pay out” of whatever retirement benefit you have earned. Don’t be tempted to spend that money. Instead, put the money into an IRA (or other retirement account) or into your next employer’s retirement plan.

If you spend the money, you blow your retirement security and have to start over with your savings (and save more to make up for lost time). If you spend money from a retirement plan or account before you retire, you will also get hit with a huge tax bill.

— Diversify your investments. Your retirement savings should be diversified both in types of investment vehicles (or asset categories) and among different companies and bond issuers within each type of asset.

Bonds, CDs, and money markets are “safe” investments that provide a modest rate of return. Investing in single stocks offers a higher rate of return — but stocks can be very risky.

A nice middle ground (offering a higher return than bonds, CDs, and money markets and less risk than single stocks) is to invest in an index tracking mutual fund.

— Use tax-advantaged vehicles. Individual retirement accounts, 401k plans, individual annuities, and universal life policies offer tax-deferred savings. Tax exempt investments include some municipal bonds and municipal bond mutual funds. An especially nice thing about IRAs is that you can contribute up to \$2000 per year into an IRA even if you have no earned income for that year (so even if you are not in the workforce, you can save with an IRA).

Hopefully this article has convinced you of one thing — that you, regardless of who you are, should be saving for retirement.

If you are young, take advantage of all the time your money will have to grow and start to save as early as you can. If you are not so young, save as much as you can to make up for lost time.

If you are in the military, save because you may not receive retired pay or because you will want to supplement your retired pay. If you are a military spouse, save as much as you can (despite all those moves!). And if you are a woman, although it may be difficult, you should save too. Good Luck.

# August is Army-wide Voter Registration Month

*Army News Service*

WASHINGTON — The Army Voting Assistance program kicked off its voter registration drive this month to ensure that every eligible soldier has a chance to participate in the Nov. 7 general election.

During August, every soldier and overseas civilian employee will be given a Federal Post Card Application, SF-76, that will allow him or her to register to vote and request absentee ballot, officials said.

The month-long effort to register voters will be followed by Armed Forces Voters Week Sept. 3 -Sept. 9 and marks one of the last few weeks that voters can safely submit the FPCA and meet most state deadlines, FVAP officials say.

One of the goals of the voting assistance program is to emphasize the importance of requesting registration and absentee ballots as soon as possible and encourage voters to return those ballots in time to reach their local election official's by deadline.

Deadlines vary for each state and can be as early as 30 days prior to the election or as late as the day of the election, but that doesn't leave any time to return the ballots, said Scott Wiedmann, FVAP deputy director.

Each state deadline is listed separately in Chapter 3 of the 2000-01 Voting Assistance Guide, which can be obtained by contacting voting assistance officers at military installations, U.S. embassies or consulates. A copy is also available at the FVAP web site at <http://www.fvap.ncr.gov>.

Generally, most states will start mail-

ing ballots to citizens 30-45 days before the election. "In order to give yourself the most time, voters you should have their requests in prior to that 45 day period, then their ballots will be among the first to go out," Wiedmann said.

"Any time now is a good time to start requesting absentee ballots," Wiedmann said.

The Army Voting Assistance program is part of the Federal Voting Assistance program whose mission is to assist soldiers and other eligible individuals in requesting information about the election, registration, and absentee ballots. An individual must be an U.S. citizen 18 years or older to be eligible to vote.

The program accomplishes its mission through the services provided by more than 70,000 Voting Assistance Officers in military units, 250 Embassy and Consulate VAOs, thousands of state and government officials, and personnel at 6,000 Armed Forces recruitment offices nationwide.

The FVAP provides assistance to about 1.4 million military members, 1.3 million eligible dependents, and 200,000 federal civilian employees outside the United States, Wiedmann said.

"Although we can't do anything that is partisan, we can educate (voters) on how to participate," Wiedmann said.

That education includes reminding soldiers and overseas civilian employees of directives, policies and legal limits governing their conduct during an election year.

While it does not draft the directives, the

FVAP recommends that members of the Armed Forces refer to the Department of Defense Directive 1344.10 and overseas civilian employees refer to the Federal Hatch Act for information on conduct during the election season, Wiedmann said.

Most civilian employees may be involved political campaigns such as voter registration drives and can actively support candidates in partisan elections, but there are important restrictions on certain other political activities whether on or off duty.

Soldiers are on duty 24 hours a day. They can not participate in partisan political "management, campaigns and conventions." They are free to express their "personal opinions on political candidates and issues, but not as representatives of the Armed Forces."

Federal employees can visit the Federal Hatch Act website at [www.osc.gov/hatchact.htm](http://www.osc.gov/hatchact.htm) for more information on prohibited political activities. Members of the Armed Forces can visit the Department of

Defense web site at [www.defenselink.mil](http://www.defenselink.mil) to view a copy of DoD Directive 1344.10.

The FVAP also recommends that soldiers check with their commanding officers or legal officers at their installations regarding political activities during the election season to be sure that any specific guidelines set by the installation are followed, Wiedmann said.

Army leaders at all levels are encouraged to support FVAP effort to provide all eligible voters the opportunity to participate in the upcoming election, Feazell said.

"We ask that commanders get personally involved in conjunction with the FVAP to urge, motivate and educate soldiers to participate so soldiers can exercise their rights as citizens," said Thomas Feazell, Army Voting Assistance coordinator.

"If you are not a voter you are not involved in the United States process of freedom," Feazell said. "As a soldier you're just serving with no voice."

## Early ballots available for primary

*Cochise County release*

Cochise County Recorder, Christine Rhodes, announced that early ballots for the Sept. 12 Primary Election are available.

Persons may request an early ballot by calling 432-9776 or by writing to Voter Registration, Box 184, Bisbee, AZ 85603. A written request must include residence address, mailing address and date of birth.

Persons may cast early ballots in the Recorder's Office at 4 Ledge Avenue in Old Bisbee any weekday between 8 a.m. and 5 p.m.

Voters registered in unofficial parties or no party may select a ballot from among the official parties. The official parties are Democratic, Republican, Libertarian, Green, Reform and Natural Law.

## Classes about Southwest at Cochise

*Cochise College release*

Intriguing facets of the Southwest will be explored through several courses at Cochise College this fall semester.

The Humanities Unit on the Sierra Vista Campus is offering several classes that focus on the Southwest:

— Principles of Archaeology (ANT 235). An introduction to the methods and theories used in archaeological research and interpretation with emphasis upon the practical aspects of archaeology. Meets Monday and Wednesday, 10:50-12:05 p.m.

— Prehistoric Cultures of North America (ANT 285). A survey of historical cultures in North America, including basic anthropological, archaeological and ethnological theory methods and concepts. Meets Tuesday and Thursday, 12:15-1:30 p.m.

— Historic Indian Tribes of North America (ANT 286). A survey of historical Native cultures in the ten North American environmental regions from

contact through the present time. Meets Monday and Wednesday, 12:15-1:30 p.m. or Tuesday and Thursday, 10:50-12:05 p.m.

— Special Topics in Anthropology: Chiricahua Apaches (ANT 192). An exploration of the ethnohistory, the culture, and the historical relations of the Chiricahua Apaches. Meets Monday, 6:30-9:25 p.m.

— Native American Literature (ENG 231). An exploration of Native culture through literature, stories, and songs. Meets Tuesday and Thursday, 10:50-12:05 p.m.

— Heritage from Mexico (HUM 104). A study of the culture and the historical settings that have contributed to the style and the uniqueness of Mexicans and Mexican-Americans. Meets Monday and Wednesday, 4:45-6 p.m.

Classes begin the week of Aug. 21.

For more information about registering for these classes, call Cochise College's Humanities Unit at 515-5490.

## University's newest campus to serve Nogales

*UOPhx release*

TUCSON, Ariz. — After holding classes in various Nogales locations since 1982, the University of Phoenix has decided to open a permanent campus to serve working adult students from Nogales, Ariz. and Nogales, Mexico.

According to Kathy Alexander, vice president and director of Southern Arizona Campuses for the University of Phoenix, the new campus will be located at 870 West Shell Road in Nogales, Ariz. close to Mariposa and I-19 (exit 4).

Alexander said the university will offer business and technology graduate and undergraduate programs in Nogales.

She added that UOPhx was accepting applications for enrollment and in-

tended to start classes later this month.

She said that the 4400 sq. ft. campus will have four classrooms, a student resource center and administrative offices for faculty and staff.

The second largest, accredited university in Southern Arizona, the University of Phoenix serves over 3,000 working adult students from its two campuses in Tucson, one campus location each in Sierra Vista, Nogales, Fort Huachuca and Yuma.

University of Phoenix students take one course at time, attending class once each week for four hours with some outside work with learning teams.

Founded in 1976, the University of Phoenix is the country's largest private university with almost 78,000 students attending campus locations in 17 states, Vancouver, B.C. and Puerto Rico.